

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: CHRISTON, GLENN T.
CHRISTON, KERRY K.

§ Case No. 16-15296
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§
§
§

Debtor(s)

CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)

David R. Brown, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$76,922.00</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$90,850.00</u>
Total Distributions to Claimants: <u>\$18,485.02</u>	Claims Discharged Without Payment: <u>\$114,707.87</u>
Total Expenses of Administration: <u>\$6,514.98</u>	

3) Total gross receipts of \$25,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$25,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$275,888.66	\$3,046.97	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	\$0.00	\$6,514.98	\$6,514.98	\$6,514.98
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$97,782.74	\$35,410.15	\$35,410.15	\$18,485.02
TOTAL DISBURSEMENTS	\$373,671.40	\$44,972.10	\$41,925.13	\$25,000.00

4) This case was originally filed under chapter 7 on 05/04/2016. The case was pending for 14 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 07/07/2017

By: /s/ David R. Brown
Trustee

STATEMENT This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
1524 Old Forge Rd, Bartlett, IL 60103-0000	1110-000	\$25,000.00
TOTAL GROSS RECEIPTS		\$25,000.00
¹ The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.		

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		

EXHIBIT 3 - SECURED CLAIMS

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
2	Woodland Hills Homeowners Association	4110-000	\$0.00	\$3,046.97	\$0.00	\$0.00
N/F	Carmax Auto Finance	4110-000	\$15,352.75	NA	NA	NA
N/F	Chase Auto	4110-000	\$15,942.91	NA	NA	NA
N/F	Chase Mortgage	4110-000	\$244,593.00	NA	NA	NA
TOTAL SECURED			\$275,888.66	\$3,046.97	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - David R. Brown	2100-000	NA	\$3,250.00	\$3,250.00	\$3,250.00
Trustee, Expenses - David R. Brown	2200-000	NA	\$6.60	\$6.60	\$6.60
Attorney for Trustee Fees - SPRINGER BROWN, LLC	3110-000	NA	\$2,920.00	\$2,920.00	\$2,920.00
Attorney for Trustee, Expenses - SPRINGER BROWN, LLC	3120-000	NA	\$194.06	\$194.06	\$194.06
Bond Payments - International Sureties, Ltd.	2300-000	NA	\$6.93	\$6.93	\$6.93
Banking and Technology Service Fee - Rabobank, N.A.	2600-000	NA	\$137.39	\$137.39	\$137.39
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$6,514.98	\$6,514.98	\$6,514.98

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Discover Bank	7100-000	\$0.00	\$18,131.30	\$18,131.30	\$9,465.01
3	Capital One NA	7100-000	\$0.00	\$3,008.10	\$3,008.10	\$1,570.31
4	American Express Bank FSB	7100-000	\$0.00	\$3,638.36	\$3,638.36	\$1,899.32
5	Portfolio Recovery Associates, LLC	7100-000	\$0.00	\$10,632.39	\$10,632.39	\$5,550.38
N/F	American Express	7100-000	\$4,246.00	NA	NA	NA
N/F	American Express	7100-000	\$4,553.98	NA	NA	NA
N/F	American Express	7100-000	\$3,637.66	NA	NA	NA
N/F	Bartlet Fire Protection Dist	7100-000	\$900.00	NA	NA	NA
N/F	Capital One	7100-000	\$10,632.00	NA	NA	NA
N/F	Central DuPage Hospital	7100-000	\$847.25	NA	NA	NA
N/F	Central DuPage Hospital	7100-000	\$586.78	NA	NA	NA
N/F	Discover	7100-000	\$18,131.00	NA	NA	NA
N/F	Discover	7100-000	\$9,342.39	NA	NA	NA
N/F	Discover Bank	7100-000	\$18,131.30	NA	NA	NA
N/F	HSBC Bank	7100-000	\$10,632.00	NA	NA	NA
N/F	HSBC Bank	7100-000	\$9,559.38	NA	NA	NA
N/F	IC System	7100-000	\$432.00	NA	NA	NA
N/F	Kohls	7100-000	\$1,267.00	NA	NA	NA

N/F	MCI	7100-000	\$86.00	NA	NA	NA
N/F	Midwest Neurosurgery & Spine Special	7100-000	\$500.00	NA	NA	NA
N/F	Midwest Surgery & Spine	7100-000	\$760.50	NA	NA	NA
N/F	Midwest Vein Clinics	7100-000	\$1,325.93	NA	NA	NA
N/F	Suburban Orthopedics MRI	7100-000	\$99.60	NA	NA	NA
N/F	Woodland Hills Homeowners Assoc.	7100-000	\$2,111.97	NA	NA	NA
TOTAL GENERAL UNSECURED CLAIMS			\$97,782.74	\$35,410.15	\$35,410.15	\$18,485.02

Form 1

Individual Estate Property Record and Report

Asset Cases

Exhibit 8

Page: 1

Case No.: 16-15296

Case Name: CHRISTON, GLENN T.
CHRISTON, KERRY K.

For Period Ending: 07/07/2017

Trustee Name: (330580) David R. Brown

Date Filed (f) or Converted (c): 05/04/2016 (f)

§ 341(a) Meeting Date: 05/31/2016

Claims Bar Date: 10/28/2016

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=\$554(a) abandon.	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	1524 Old Forge Rd, Bartlett, IL 60103-0000 DuPage County Amended schedules reduced value from \$340,000 to \$330,000	330,000.00	0.00	25,000.00	FA
3	2012 Dodge Journey, 87,000 miles, Fair Condition	6,223.00	0.00	0.00	FA
4	2012 Ford Express, 117,000 miles, Fair Condition	9,278.00	0.00	0.00	FA
5	2000 Chevrolet Monte Carlo, 120,000 miles, Fair Condition	571.00	0.00	0.00	FA
6	Sofas, Beds, Dressers, Tables	500.00	0.00	0.00	FA
7	TVs, DVD Players, Computer, Printer, Scanner, Orig. Description: TVs, DVD Fax Machine, Stereo	550.00	0.00	0.00	FA
8	Misc Clothing & Apparel	400.00	0.00	0.00	FA
9	Misc. Costume Jewelry	300.00	0.00	0.00	FA
10	Checking: West Suburban Bank	300.00	0.00	0.00	FA
11	Checking: West Suburban Bank	1,900.00	0.00	0.00	FA
12	Savings: West Suburban Bank	1,900.00	0.00	0.00	FA
13	401 (k): Fidelity	55,000.00	0.00	0.00	FA

Form 1
Individual Estate Property Record and Report
Asset Cases

Exhibit 8

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Case No.: 16-15296

Case Name: CHRISTON, GLENN T.
CHRISTON, KERRY K.

Trustee Name: (330580) David R. Brown

Date Filed (f) or Converted (c): 05/04/2016 (f)

§ 341(a) Meeting Date: 05/31/2016

Claims Bar Date: 10/28/2016

For Period Ending: 07/07/2017

1 Asset Description (Scheduled And Unscheduled (u) Property)		2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
12	Assets Totals (Excluding unknown values)	\$406,922.00	\$0.00		\$25,000.00	\$0.00

Major Activities Affecting Case Closing:

Trustee sold right, title and interest in real estate to the Debtors for \$25,000, with \$10,000 payable on or before 10/1/16 and the remaining \$15,000 payable on or before 11/18/2016. Order entered 9/30/16 approving sale

Initial Projected Date Of Final Report (TFR): 12/30/2016

Current Projected Date Of Final Report (TFR): 04/18/2017 (Actual)

Form 2

Exhibit 9
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Cash Receipts And Disbursements Record

Case No.: 16-15296
Case Name: CHRISTON, GLENN T.
CHRISTON, KERRY K.
Taxpayer ID #: **_***8676
For Period Ending: 07/07/2017

Trustee Name: David R. Brown (330580)
Bank Name: Rabobank, N.A.
Account #: *****0966 Checking Account
Blanket Bond (per case limit): \$77,173,558.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
10/31/2016	{1}	Glenn Christon	initial payment on purchase of trustee equity in home	1110-000	10,000.00		10,000.00
11/30/2016		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		13.86	9,986.14
12/19/2016	{1}	Patrick and Carol Gilbert	partial payment	1110-000	10,000.00		19,986.14
12/30/2016		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		19.10	19,967.04
01/16/2017	{1}	Patrick and Carol Gilbert	final payment of purchase of right, title and interest	1110-000	5,000.00		24,967.04
01/31/2017		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		33.98	24,933.06
02/02/2017	101	International Sureties, Ltd.	bond # 016073584	2300-000		6.93	24,926.13
02/28/2017		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		33.46	24,892.67
03/31/2017		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		36.99	24,855.68
05/18/2017	102	David R. Brown	Distribution payment - Dividend paid at 100.00% of \$3,250.00; Claim # FEE; Filed: \$3,250.00	2100-000		3,250.00	21,605.68

Form 2

Exhibit 9
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Cash Receipts And Disbursements Record

Case No.: 16-15296
Case Name: CHRISTON, GLENN T.
CHRISTON, KERRY K.
Taxpayer ID #: **_***8676
For Period Ending: 07/07/2017

Trustee Name: David R. Brown (330580)
Bank Name: Rabobank, N.A.
Account #: *****0966 Checking Account
Blanket Bond (per case limit): \$77,173,558.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
05/18/2017	103	SPRINGER BROWN, LLC	Distribution payment - Dividend paid at 100.00% of \$2,920.00; Claim # ; Filed: \$2,920.00	3110-000		2,920.00	18,685.68
05/18/2017	104	SPRINGER BROWN, LLC	Distribution payment - Dividend paid at 100.00% of \$194.06; Claim # AE; Filed: \$194.06	3120-000		194.06	18,491.62
05/18/2017	105	David R. Brown	Distribution payment - Dividend paid at 100.00% of \$6.60; Claim # TE; Filed: \$6.60	2200-000		6.60	18,485.02
05/18/2017	106	Discover Bank	Distribution payment - Dividend paid at 52.20% of \$18,131.30; Claim # 1; Filed: \$18,131.30	7100-000		9,465.01	9,020.01
05/18/2017	107	Capital One NA	Distribution payment - Dividend paid at 52.20% of \$3,008.10; Claim # 3; Filed: \$3,008.10	7100-000		1,570.31	7,449.70
05/18/2017	108	American Express Bank FSB	Distribution payment - Dividend paid at 52.20% of \$3,638.36; Claim # 4; Filed: \$3,638.36	7100-000		1,899.32	5,550.38

Form 2

Exhibit 9
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Cash Receipts And Disbursements Record

Case No.: 16-15296
Case Name: CHRISTON, GLENN T.
CHRISTON, KERRY K.
Taxpayer ID #: **_***8676
For Period Ending: 07/07/2017

Trustee Name: David R. Brown (330580)
Bank Name: Rabobank, N.A.
Account #: *****0966 Checking Account
Blanket Bond (per case limit): \$77,173,558.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
05/18/2017	109	Portfolio Recovery Associates, LLC	Distribution payment - Dividend paid at 52.20% of \$10,632.39; Claim # 5; Filed: \$10,632.39	7100-000		5,550.38	0.00
COLUMN TOTALS					25,000.00	25,000.00	\$0.00
Less: Bank Transfers/CDs					0.00	0.00	
Subtotal					25,000.00	25,000.00	
Less: Payments to Debtors						0.00	
NET Receipts / Disbursements					\$25,000.00	\$25,000.00	

Form 2

Exhibit 9
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Cash Receipts And Disbursements Record

Case No.: 16-15296
Case Name: CHRISTON, GLENN T.
CHRISTON, KERRY K.
Taxpayer ID #: **_***8676
For Period Ending: 07/07/2017

Trustee Name: David R. Brown (330580)
Bank Name: Rabobank, N.A.
Account #: *****0967 Checking Account
Blanket Bond (per case limit): \$77,173,558.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance

(No transactions on file for this period)

COLUMN TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

Form 2

Exhibit 9

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Cash Receipts And Disbursements Record

Case No.: 16-15296
Case Name: CHRISTON, GLENN T.
CHRISTON, KERRY K.
Taxpayer ID #: **_***8676
For Period Ending: 07/07/2017

Trustee Name: David R. Brown (330580)
Bank Name: Rabobank, N.A.
Account #: *****0967 Checking Account
Blanket Bond (per case limit): \$77,173,558.00
Separate Bond (if applicable): N/A

<u>TOTAL - ALL ACCOUNTS</u>	<u>NET DEPOSITS</u>	<u>NET DISBURSEMENTS</u>	<u>ACCOUNT BALANCES</u>
*****0966 Checking Account	\$25,000.00	\$25,000.00	\$0.00
*****0967 Checking Account	\$0.00	\$0.00	\$0.00
	<u>\$25,000.00</u>	<u>\$25,000.00</u>	<u>\$0.00</u>